

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD J. PALAGALLO

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-24923

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 25, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/31/2019 and confirmed on 2/11/20 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		119,774.61
Less Refunds to Debtor	1,630.78	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>118,143.83</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,400.00	
Trustee Fee	6,064.51	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>9,464.51</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 8804	0.00	58,001.29	0.00	58,001.29
	TOYOTA MOTOR CREDIT CORPORATION Acct: 6688	24,807.99	24,807.99	0.00	24,807.99
					<b>82,809.28</b>

Priority					
	CHRISTOPHER M FRYE ESQ Acct:	0.00	0.00	0.00	0.00
	RICHARD J. PALAGALLO Acct:	0.00	0.00	0.00	0.00
	RICHARD J. PALAGALLO Acct:	914.31	914.31	0.00	0.00
	RICHARD J. PALAGALLO Acct:	716.47	716.47	0.00	0.00
	STEIDL & STEINBERG PC Acct:	3,400.00	3,400.00	0.00	0.00
	*** NONE ***				

Unsecured					
	BANK OF AMERICA NA** Acct: 8556	9,537.91	4,015.09	0.00	4,015.09
	JPMORGAN CHASE BANK Acct: 0936	5,394.28	2,270.79	0.00	2,270.79
	JPMORGAN CHASE BANK Acct: 5691	3,545.11	1,492.35	0.00	1,492.35
	LVNV FUNDING LLC Acct: 7232	5,604.89	2,359.44	0.00	2,359.44
	FREEDOM PLUS Acct: 8945	12,226.76	5,147.00	0.00	5,147.00
	PNC BANK NA Acct: 4157	6,420.30	2,702.70	0.00	2,702.70
	PNC BANK NA Acct: 7578	3,622.26	1,524.83	0.00	1,524.83
	PRA RECEIVABLES MANAGEMENT LLC - /	598.81	252.08	0.00	252.08

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct: 3181					
	JEFFERSON CAPITAL SYSTEMS LLC*	9,583.91	4,034.46	0.00	4,034.46
Acct: 3935					
	WELLS FARGO BANK NA	4,768.18	2,007.22	0.00	2,007.22
Acct: 5705					
	VERIZON BY AMERICAN INFOSOURCE AS	92.37	38.88	0.00	38.88
Acct: 0001					
	DUQUESNE LIGHT COMPANY(*)	59.85	25.20	0.00	25.20
Acct: 7118					
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
Acct:					
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					
					25,870.04

TOTAL PAID TO CREDITORS

108,679.32

TOTAL CLAIMED

PRIORITY 0.00

SECURED 24,807.99

UNSECURED 61,454.63

Date: 02/25/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7  
IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD J. PALAGALLO

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-24923

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Richard J. Palagallo  
Debtor

Case No. 19-24923-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Mar 03, 2025

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 05, 2025:**

Recip ID	Recipient Name and Address
db	+ Richard J. Palagallo, 947 Stanton Avenue Ext., Pittsburgh, PA 15209-2424

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:05:45	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:05:49	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177146	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 04 2025 01:40:00	Bank of America, Po Box 982238, El Paso, TX 79998-2238
15177147	+ Email/Text: creditcardbkcorrespondence@bofa.com	Mar 04 2025 01:40:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
15201743	+ Email/Text: mortgagebkcorrespondence@bofa.com	Mar 04 2025 01:40:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
15177148	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 03:05:21	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15177150	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 04 2025 03:05:21	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15177152	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 03:28:40	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15177153	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 04 2025 03:28:52	Citibank, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15213067	+ Email/Text: kburkley@bernsteinlaw.com	Mar 04 2025 01:41:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177154	Email/Text: bk@freedomfinancialnetwork.com	Mar 04 2025 01:40:00	Freedom Financial, 1875 South Grant Street, San Mateo, CA 94402
15177155	Email/Text: bk@freedomfinancialnetwork.com	Mar 04 2025 01:40:00	Freedom Plus, Attn: Bankruptcy, Po Box 2340, Phoenix, AZ 85002
15206535	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 04 2025 01:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15187416	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 04 2025 01:40:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank

District/off: 0315-2

User: auto

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			USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15209897	Email/PDF: resurgentbknotifications@resurgent.com	Mar 04 2025 03:16:58	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15195710	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC BANK, N.A., Bankruptcy Department, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342
15177160	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank, Attn: Bankruptcy, Po Box 94982: Mailstop Br-Yb58-01-5, Cleveland, OH 44101
15177157	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank, Po Box 3180, Pittsburgh, PA 15230
15177156	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank, Po Box 8703, Dayton, OH 45401
15200083	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	PNC Bank NA, Bankruptcy Department, PO BOX 94982, Cleveland, OH 44101
15177159	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	Pnc Bank, Atn: Bankruptcy Department, Po Box 94982: Ms: Br-Yb58-01-5, Cleveland, OH 44101
15177161	Email/Text: Bankruptcy.Notices@pnc.com	Mar 04 2025 01:40:00	Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
15505094	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 04 2025 03:17:59	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
15177162	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 06:13:14	Syncb/PPC, Po Box 965005, Orlando, FL 32896-5005
15177163	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:28:52	Syncb/PPC, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15210609	^ MEBN	Mar 04 2025 01:07:41	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15177164	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:28:53	Synchrony Bank, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15178028	^ MEBN	Mar 04 2025 01:07:49	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15177165	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 04 2025 03:49:29	Synchrony Bank/BP, Po Box 965024, Orlando, FL 32896-5024
15177167	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 04 2025 01:40:00	Toyota Financial Services, Attn: Bankruptcy Dept, Po Box 8026, Cedar Rapids, IA 52408-8026
15177166	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Mar 04 2025 01:40:00	Toyota Financial Services, 111 W 22nd St, Oakbrook, IL 60521
15190582	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 04 2025 01:40:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15208409	Email/PDF: ebn_ais@aisinfo.com	Mar 04 2025 03:17:46	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15177168	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Mar 04 2025 03:16:58	Wells Fargo Bank, Po Box 14517, Des Moines, IA 50306-3517
15208227	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 04 2025 05:10:58	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
15177169	+ Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Mar 04 2025 05:10:58	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 37

**BYPASSED RECIPIENTS**

District/off: 0315-2

User: auto

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Form ID: pdf900

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Mortgage, A Division Of Pnc Bank, National Ass
cr		Toyota Motor Credit Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15177149	*+	Chase Card Services, Po Box 15369, Wilmington, DE 19850-5369
15177151	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15188193	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15177158	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Po Box 3180, Pittsburgh, PA 15230

TOTAL: 2 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 05, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 3, 2025 at the address(es) listed below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor PNC Bank N.A. blemon@kmlawgroup.com, lemondropper75@hotmail.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation brian+ecf@briannicholas.com mccallaecf@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association brian+ecf@briannicholas.com, mccallaecf@ecf.courtdrive.com
Christopher M. Frye	on behalf of Debtor Richard J. Palagallo chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor PNC Mortgage A Division Of Pnc Bank, National Association pawb@fedphe.com

TOTAL: 8